




Survey of Credit Card Plans as of January 31, 2012

Institution	Availability and Credit Card Plan	APR
1ST SUMMIT BANK	N - VISA	7.75%
ADIRONDACK TRUST COMPANY, THE	NY - VISA	15.00%
AMALGAMATED BANK OF CHICAGO	N - MASTERCARD GOLD	9.25%
AMEGY BANK, NATIONAL ASSOCIATION	TX - VISA PLATINUM	8.75%
AMERICAN EXPRESS BANK, FSB	N - AMERICAN EXPRESS GOLD	13.24%
AMERICAN EXPRESS CENTURION BANK	N - BLUE FROM AMERICAN EXPRESS	15.24%
AMERICAN SAVINGS BANK, F.S.B.	HI - TRAVELAWARDS PLUS CLASSIC VISA	16.25%
AMERICAN STATE BANK	TX - AMERICAN STATE BANK VISA	12.90%
AMERIPRISE BANK, FSB	N - MASTERCARD - WORLD	9.24%
ARVEST BANK	R - VISA	17.90%
BANAMEX USA	R - MASTERCARD PLATINUM	20.99%
BANCO POPULAR NORTH AMERICA	R - BANCO POPULAR PLATINUM MASTERCARD	13.24%
BANCORPSOUTH BANK	R - MASTERCARD	13.90%
BANKERS' BANK OF KANSAS, NATIONAL ASSOCIATION	R - BBOK UNIVERSAL	9.17%
BANK MIDWEST, NATIONAL ASSOCIATION	R - VISA CLASSIC	11.15%
BANK OF CANTON, THE	MA - VISA	9.74%
BANK OF KENTUCKY, INCORPORATED, THE	R - VISA GOLD	8.25%
BANK OF LOUISIANA	N - VISA MASTERCARD	11.25%
BANK OF MAINE, THE	ME - VISA CLASSIC	16.50%

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Type of Pricing	Index	Grace Period (days)	Annual Fee	Other Features	Telephone
V	1	25	\$15.00	1,3,4,5,6,10	(888) 262-4010
F	0	25	\$15.00	4,6	(800) 485-7899
V	1	25	\$0.00	3,4,5,6,10	(800) 365-6464
V	1	25	\$0.00	2,3,6	(800) 494-1698
V	1	25	\$95.00	N.R.	(800) 430-1000
V	1	25	\$0.00	2,3,4,5,6,9,10	(800) 528-4800
F	0	25	\$24.00	4,6	(800) 727-2566
F	0	25	\$0.00	N.R.	(800) 725-2006
V	1	30	\$0.00	N.R.	(866) 483-8434
V	1	25	\$0.00	4,6,8	(800) 356-8085
F	0	25	\$35.00	4,10	(800) 222-1234
V	1	25	\$0.00	2,3,4,6,9	(800) 963-8738
V	1	30	\$0.00	N.R.	(800) 844-2723
V	1	25	\$0.00	4,6	(800) 675-6284
V	1	25	\$0.00	N.R.	(866) 451-3327
V	1	25	\$0.00	4,5,6,8	(888) 828-1690
V	1	25	\$0.00	4,9	(859) 372-5170
V	1	25	\$0.00	N.R.	(800) 353-6454
T	0	25	\$0.00	N.R.	(888) 424-4184


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BANNER BANK	R - VISA PLATINUM REWARDS		11.99%
BARCLAYS BANK DELAWARE	N - US AIRWAYS WORLD MASTERCARD		15.99%
BB&T FINANCIAL, FSB	R - VISA PLATINUM		9.15%
BMO HARRIS BANK NATIONAL ASSOCIATION	R - BMO HARRIS BANK VISA		8.24%
BMW BANK OF NORTH AMERICA	N - VISA		10.24%
BOONE COUNTY NATIONAL BANK OF COLUMBIA, THE	R - MASTERCARD/VISA		13.49%
CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	N - MASTERCARD PLATINUM		20.40%
CENTRAL BANK	R - MASTERCARD / VISA		13.49%
CENTRAL BANK & TRUST COMPANY	KY - VISA		18.00%
CHASE BANK USA, NATIONAL ASSOCIATION	N - VISA		14.99%
CHEMUNG CANAL TRUST COMPANY	R - VISA BUSINESS CARD		8.65%
CITIBANK, N.A.	N - PLATINUM SELECT MASTERCARD		16.99%
CITIZENS FIRST BANK	FL - VISA PLATINUM		11.99%
CITY NATIONAL BANK	R - VISA COMMERCIAL		15.96%
CITY NATIONAL BANK OF TAYLOR, THE	TX - VISA		13.92%
CNB BANK	N - VISA GOLD		7.00%
COMMERCE BANK	R - VISA - SPECIAL CONNECTIONS		15.24%
COMMUNITY STATE BANK	MI - VISA CLASSIC		9.90%
COMPASS BANK	R - CLEAR POINTS VISA		15.24%
CONVERSE COUNTY BANK, THE	N - VISA		9.45%
COPPERMARK BANK	R - MASTERCARD		16.99%
COREFIRST BANK & TRUST	R - VISA CLASSIC		14.90%

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F	0	25	\$0.00	4,6,10	(800) 790-2755
V	1	23	\$89.00	5,6,9,10	(302) 622-8990
V	1	25	\$0.00	N.R.	(800) 476-4228
V	1	26	\$0.00	N.R.	(888) 340-2265
V	1	22	\$0.00	2,3,4,6,9,10	(888) 269-2273
V	1	25	\$0.00	3,4,6,10	(800) 445-9272
V	1	25	\$39.00	N.R.	(800) 955-7070
V	1	25	\$0.00	3,4,6,10	(800) 445-9272
F	0	27	\$20.00	N.R.	(800) 637-6884
V	1	21	\$0.00	N.R.	(800) 804-8516
V	1	25	\$25.00	3,4,6	(800) 836-3711
V	1	23	\$0.00	N.R.	(800) 950-5114
F	0	25	\$0.00	N.R.	(800) 707-1893
F	0	25	\$50.00	2,3,4,6,10	(800) 998-6207
F	0	25	\$0.00	4,6	(800) 848-8472
V	1	30	\$0.00	2,3,4,5,6,8,10	(800) 492-3221
V	1	25	\$0.00	N.R.	(800) 645-2103
F	0	30	\$0.00	4	(989) 865-9945
V	1	25	\$0.00	N.R.	(800) 239-5175
F	0	25	\$0.00	10	(307) 358-5300
V	1	25	\$15.00	N.R.	(800) 593-1557
V	1	25	\$0.00	4,6,9	(800) 230-0123

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CREDIT ONE BANK, NATIONAL ASSOCIATION	N - VISA		23.90%
DELAWARE COUNTY BANK AND TRUST COMPANY, THE	OH - VISA GOLD		13.25%
DISCOVER BANK	N - DISCOVER MORE CARD		16.49%
D. L. EVANS BANK	N - VISA CLASSIC		15.99%
DOLLAR BANK, A FEDERAL SAVINGS BANK	R - VALUED CUSTOMER VISA		12.24%
FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER	OH - FAIRFIELD FEDERAL VISA GOLD		7.25%
FARM BUREAU BANK FSB	N - WORLD MASTERCARD		16.99%
FARMERS & MERCHANTS STATE BANK, THE	N - MASTERCARD		15.99%
FARMERS STATE BANK	IA - VISA PLATINUM PREFERRED		8.25%
FIA CARD SERVICES, NATIONAL ASSOCIATION	N - BANK OF AMERICA PLATINUM PLUS VISA		16.99%
FIDELITY BANK, THE	R - VISA		8.90%
FIFTH THIRD BANK	R - PLATINUM MASTER CARD		17.49%
FIRSTBANK	R - VISA		15.15%
FIRST BANK & TRUST EAST TEXAS	TX - VISA CLASSIC		13.92%
FIRST CITIZENS BANK AND TRUST COMPANY, INC.	R - VISA PLATINUM		7.15%
FIRST-CITIZENS BANK & TRUST COMPANY	R - VISA GOLD		10.15%
FIRST COMMAND BANK	N - VISA PLATINUM		6.25%
FIRST COUNTY BANK	CT - VISA		9.15%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION	N - VISA		7.15%
FIRST FINANCIAL BANK, NATIONAL ASSOCIATION	R - VISA PLATINUM		13.24%

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V	1	0	\$99.00	N.R.	(877) 825-3242
V	1	25	\$0.00	2,5,9	(800) 631-0322
V	1	25	\$0.00	1,2,3,4,6,9,10	(800) 347-2683
V	1	25	\$20.00	2,3,4,5,6,8,10	(866) 661-5463
V	1	25	\$0.00	1,6,9	(800) 447-2823
V	1	25	\$0.00	10	(800) 650-0987
V	1	23	\$0.00	1,2,3,6,9	(800) 492-3276
V	1	25	\$0.00	4,5,10	(800) 451-7843
V	1	25	\$0.00	2,4,5,6,7,9,10	(888) 461-0821
V	1	25	\$0.00	3,9,10	(800) 932-2775
V	1	25	\$0.00	N.R.	(919) 552-2242
V	1	21	\$0.00	3,4,5,6,7,9	(877) 579-5353
V	1	25	\$0.00	2,4,6	(800) 964-3444
F	0	25	\$0.00	4	(888) 608-7787
V	1	25	\$0.00	N.R.	(888) 612-4444
V	1	25	\$0.00	N.R.	(800) 564-1768
V	1	30	\$0.00	2,4,6	(800) 548-7721
V	1	25	\$25.00	N.R.	(203) 462-4400
V	1	25	\$0.00	N.R.	(800) 768-3248
V	1	27	\$0.00	4,6	(800) 221-8890





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FIRST HAWAIIAN BANK	HI - MASTERCARD STANDARD		15.24%
FIRST INTERSTATE BANK	R - VISA SCORECARD		15.25%
FIRSTMERIT BANK, N.A.	R - MASTERCARD PLATINUM		7.24%
FIRST NATIONAL BANK	TX - VISA PLATINUM REWARDS		18.00%
FIRST NATIONAL BANK	N - FIRST NATIONAL LEGACY VISA		29.90%
FIRST NATIONAL BANK ALASKA	AK - MASTERCARD		13.90%
FIRST NATIONAL BANK OF OMAHA	N - VISA		13.99%
FIRST NATIONAL BANK OF ST. LOUIS	R - MASTERCARD / VISA		13.49%
FIRST NATIONAL BANK OF THE MID-CITIES	N - MASTERCARD REGULAR		13.92%
FIRST SECURITY BANK	AR - VISA		9.99%
FIRST STATE BANK	NM - MASTERCARD CLASSIC		15.24%
FIRST STATE BANK OF NEWCASTLE	R - VISA/MASTERCARD		14.88%
FIRST TENNESSEE BANK NATIONAL ASSOCIATION	R - VISA		9.15%
FNBT.COM BANK	FL - MASTERCARD		14.90%
GE CAPITAL RETAIL BANK	N - DISCOVER CARD		15.87%
GREAT WESTERN BANK	R - VISA REWARDS		9.99%
GREENVILLE NATIONAL BANK	OH - GREENVILLE NATIONAL BANK VISA		17.90%
HARBOR BANK OF MARYLAND, THE	R - VISA CLASSIC		21.00%
HAWTHORN BANK	MO - MASTERCARD PLATINUM		10.15%
HEARTLAND BANK	OH - CLASSIC MASTERCARD		15.65%
HILLS BANK AND TRUST COMPANY	IA - VISA PLATINUM		8.75%
HSBC BANK USA, NATIONAL ASSOCIATION	N - MASTERCARD		15.99%

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V	1	25	\$0.00	6,10	(800) 342-2778
V	1	25	\$0.00	3,4,5,6,7,9	(888) 791-4071
V	1	25	\$0.00	2,3,4,9	(888) 554-4362
F	0	25	\$45.00	N.R.	(877) 380-8573
F	0	25	\$75.00	4,6	(888) 883-9824
F	0	25	\$0.00	4	(907) 777-4523
V	1	21	\$0.00	2,3,4,6,9	(888) 530-3626
V	1	25	\$0.00	3,4,6,10	(800) 445-9272
F	0	25	\$0.00	N.R.	(817) 553-2500
F	0	25	\$0.00	1,3,4,6	(501) 280-3516
F	0	25	\$0.00	4,6	(800) 423-7503
F	0	30	\$9.00	4,10	(888) 788-2892
V	1	25	\$0.00	4,6,9	(800) 234-2840
F	0	30	\$20.00	N.R.	(800) 899-4321
V	1	0	\$0.00	N.R.	(800) 417-8321
V	1	25	\$0.00	4	(800) 599-7889
F	0	25	\$0.00	N.R.	(937) 548-1114
F	0	10	\$0.00	N.R.	(410) 528-1800
V	1	25	\$0.00	N.R.	(800) 761-8362
V	1	25	\$18.00	4	(800) 697-0049
V	1	25	\$0.00	4,6,9	(800) 445-5725
V	1	23	\$0.00	3,4,5,9,10	(800) 975-4722






















Survey of Credit Card Plans as of January 31, 2012

HUNTINGTON STATE BANK	TX - VISA		13.92%
IDAHO INDEPENDENT BANK	N - VISA		10.17%
INTRUST BANK, NATIONAL ASSOCIATION	N - VISA PLATINUM		10.90%
JOHNSON BANK	N - ELAN VISA SIGNATURE		15.49%
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	N - VISA		14.99%
KENTUCKY BANK	KY - VISA		11.15%
LIBERTY BANK AND TRUST COMPANY	N - VISA		9.96%
LOS ALAMOS NATIONAL BANK	N - VISA		10.50%
MERCANTIL COMMERCEBANK NATIONAL ASSOCIATION	FL - VISA PT. PLATINUM		10.00%
MERCER SAVINGS BANK	OH - VISA		11.90%
MERRICK BANK CORPORATION	N - VISA CLASSIC		23.58%
MORTON COMMUNITY BANK	N - VISA GOLD		7.25%
NATIONAL BANK OF BLACKSBURG, THE	N - VISA		13.92%
NATIONAL GRAND BANK OF MARBLEHEAD	MA - MASTERCARD		16.50%
NATIONWIDE BANK	N - NWC PLATINUM		11.24%
NEWBRIDGE BANK	NC - VISA CLASSIC		10.00%
NEWFIELD NATIONAL BANK	NJ - VISA		9.99%
NORDSTROM FSB	N - VISA		16.90%
NORTH SIDE BANK AND TRUST COMPANY, THE	R - VISA CLASSIC		11.00%
NORTHWEST SAVINGS BANK	R - BANK LOYALTY CARD		7.74%
OHIO VALLEY BANK COMPANY, THE	R - VISA		10.25%

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F	0	25	\$0.00	N.R.	(888) 890-6080
V	1	25	\$0.00	4,5,6,7	(208) 338-8011
V	1	25	\$0.00	N.R.	(800) 222-7458
V	1	27	\$0.00	1,2,3,4,5,6,7,8,9,10	(800) 558-3424
V	1	21	\$0.00	N.R.	(888) 804-8516
V	1	25	\$0.00	N.R.	(859) 987-1795
F	0	24	\$0.00	N.R.	(800) 883-3943
F	0	30	\$0.00	2,3,4,5,6,8	(800) 525-9634
F	0	25	\$0.00	N.R.	(866) 208-6610
F	0	25	\$20.00	9	(419) 586-5159
V	1	25	\$0.00	N.R.	(800) 253-2322
V	1	25	\$0.00	N.R.	(309) 266-5337
F	0	30	\$0.00	N.R.	(800) 951-6235
F	0	25	\$0.00	N.R.	(888) 631-1776
V	1	25	\$0.00	1,2,6,7,9	(866) 757-2720
V	1	25	\$0.00	N.R.	(800) 456-6505
F	0	25	\$0.00	2,4,5,10	(800) 690-3440
V	1	25	\$0.00	3,4,6,10	(800) 964-1800
V	1	25	\$0.00	6,10	(513) 542-7800
V	1	25	\$0.00	3,6	(877) 300-5768
V	1	25	\$0.00	10	(800) 468-6682






















Survey of Credit Card Plans as of January 31, 2012

PARK BANK, THE	WI - VISA PLATINUM SCORECARD		11.24%
PENN SECURITY BANK AND TRUST COMPANY	N - MASTERCARD		14.80%
PINNACLE BANK	R - VISA		15.96%
PNC BANK, NATIONAL ASSOCIATION	R - PNC POINTS VISA		14.99%
QUAD CITY BANK AND TRUST COMPANY	R - VISA CLASSIC		9.20%
RANDOLPH NATIONAL BANK	N - MASTERCARD		9.50%
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	R - PLATINUM CREDIT CARD		14.11%
RBS CITIZENS, NATIONAL ASSOCIATION	N - MASTERCARD PLATINUM		15.60%
REGIONS BANK	R - VISA		16.99%
REPUBLIC BANK & TRUST COMPANY	KY - VISA		8.45%
ROCKPORT NATIONAL BANK	R - MASTERCARD		9.25%
SECURITY STATE BANK	N - MASTERCARD		9.75%
SIMMONS FIRST NATIONAL BANK OF PINE BLUFF	N - VISA		7.25%
SOLVAY BANK	NY - VISA CLASSIC		14.88%
STATE BANK OF CROSS PLAINS	WI - VISA PLATINUM		14.99%
STATE FARM BANK, FSB	N - PLATINUM REWARDS VISA		16.74%
S & T BANK	PA - VISA		9.25%
SUNFLOWER BANK, NATIONAL ASSOCIATION	N - VISA		7.65%
SUNTRUST BANK	R - SUNTRUST PLATINUM REWARDS VISA		16.99%
SYNOVUS BANK	N - PLATINUM		7.24%
TCM BANK, NATIONAL ASSOCIATION	N - VISA		9.99%

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V	1	25	\$0.00	2,3,4,5,6,8,9,10	(800) 359-7275
F	0	28	\$0.00	N.R.	(800) 327-0394
V	1	25	\$0.00	4,5,6,10	(800) 369-7283
V	1	21	\$0.00	1,2,3,4,9	(800) 282-7541
V	1	25	\$15.00	4,6,9	(877) 954-0190
F	0	30	\$12.00	5,7	(802) 728-9611
V	1	21	\$0.00	2,3,4,10	(888) 257-6837
V	9	21	\$0.00	2,4,6,10	(800) 426-1114
V	1	25	\$0.00	N.R.	(800) 734-4667
V	1	25	\$0.00	2,3,4,6	(888) 584-3600
V	1	25	\$0.00	N.R.	(978) 546-3411
V	1	30	\$0.00	4,6,10	(800) 835-3728
V	1	25	\$0.00	4	(800) 272-2102
F	0	25	\$0.00	4	(315) 468-1661
F	0	25	\$35.00	2,4,5,6,8,9,10	(877) 319-6525
V	1	24	\$0.00	1,2,4,6,9	(877) 734-8472
V	1	25	\$25.00	4,6	(800) 325-2265
V	1	25	\$0.00	3,4,6	(888) 827-5564
V	1	25	\$0.00	N.R.	(800) 477-9702
V	1	25	\$0.00	N.R.	(800) 543-8227
V	1	25	\$0.00	4,6,10	(800) 883-0131




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TD BANK, N.A.	R - TD CASH REWARDS VISA CREDIT CARD		16.24%
TETON BANKS	MT - TETON BANCARD SERVICES		15.60%
TEXAS BANK AND TRUST COMPANY	TX - VISA CLASSIC		13.92%
TIB THE INDEPENDENT BANKERSBANK	N - VISA		14.24%
TOWN NORTH BANK NEVADA, NATIONAL ASSOCIATION	N - MASTERCARD		15.99%
TOYOTA FINANCIAL SAVINGS BANK	N - TOYOTA REWARDS VISA		15.49%
TRUSTMARK NATIONAL BANK	R - VISA		15.90%
UMB BANK, NATIONAL ASSOCIATION	N - VISA - PLATINUM		10.99%
UNION BANK AND TRUST COMPANY	R - VISA CLASSIC		15.00%
UNITED BANK, INC.	R - VISA		9.25%
UNIVEST BANK AND TRUST CO.	PA - VISA PLATINUM REWARDS		12.99%
USAA SAVINGS BANK	N - MASTERCARD		17.90%
U.S. BANK NATIONAL ASSOCIATION ND	N - VISA		17.99%
VALLEY NATIONAL BANK	NJ - MASTERCARD		16.80%
VINTON COUNTY NATIONAL BANK OF MCARTHUR, THE	OH - FAVOR VISA PLATINUM		9.15%
WALLIS STATE BANK, THE	TX - VISA		14.92%
WAYNE BANK AND TRUST CO.	N - PLATINUM VISA		10.99%
WELLS FARGO BANK, NATIONAL ASSOCIATION	N - VISA		15.14%
WELLS FARGO FINANCIAL NATIONAL BANK	N - HOME PROJECTS VISA		27.99%
WEST SUBURBAN BANK	IL - VISA CLASSIC		13.75%
WHITNEY BANK	R - VISA		9.25%

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V	1	25	\$0.00	N.R.	(888) 561-8861
F	0	25	\$0.00	4	(888) 311-2531
F	0	25	\$0.00	N.R.	(903) 237-5678
V	1	25	\$0.00	N.R.	(800) 367-7576
F	0	25	\$0.00	4,9	(800) 820-8417
V	1	27	\$0.00	1,3,4,6,9	(866) 614-8845
F	0	30	\$0.00	N.R.	(601) 208-7685
V	1	21	\$0.00	2,4,6,9	(800) 821-5184
V	1	25	\$0.00	10	(800) 297-2837
V	1	25	\$0.00	N.R.	(800) 242-7600
F	0	25	\$0.00	1	(877) 723-5571
V	1	25	\$0.00	N.R.	(800) 531-8722
V	1	27	\$0.00	9	(800) 285-8585
F	0	25	\$0.00	N.R.	(800) 522-4100
V	1	25	\$0.00	9,10	(800) 542-5004
F	0	25	\$0.00	4,5,6,8	(979) 478-6151
F	0	25	\$0.00	N.R.	(888) 769-2963
V	1	25	\$0.00	N.R.	(800) 642-4720
V	1	23	\$0.00	N.R.	(800) 459-8451
V	1	25	\$0.00	N.R.	(630) 652-2000
V	1	25	\$0.00	N.R.	(800) 326-3501

Survey of Credit Card Plans as of January 31, 2012

WORLD FINANCIAL NETWORK BANK	N - ANN TAYLOR LOFT MASTERCARD		24.99%
WORLD'S FOREMOST BANK	N - CABELA'S VISA CLASSIC (REWARDS)		16.79%
ZIONS FIRST NATIONAL BANK	R - VISA CLASSIC		12.25%

Survey of Credit Card Plans as of January 31, 2012

V	1	25	\$0.00	N.R.	(866) 886-1009
V	9	25	\$0.00	1,6	(800) 850-8402
V	1	25	\$0.00	2,4,6,10	(888) 758-5349